

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Warren A. Royea Sr.  
1640 Blue Jay Drive  
Dover, PA 17315

Chapter 7  
Case No. 1:08-bk-02603-MDF

Gail M. Royea  
aka Gail M. Moritz  
1640 Blue Jay Drive  
Dover, PA 17315

Last four digits of Social-Security, Individual  
Taxpayer-Identification, Employer Tax-Identification No(s)(if  
any):

xxx-xx-7762  
xxx-xx-9786

**DISCHARGE OF DEBTOR(S)**

It appearing that the debtor(s) is entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: September 17, 2010



Mary D. France  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

*This document is electronically signed and filed on the same date.*

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0314-1  
Case: 08-02603

User: admin  
Form ID: B18

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Total Noticed: 51

Date Rcvd: Sep 17, 2010

The following entities were noticed by first class mail on Sep 19, 2010.

db/jdb +Warren A. Royea, Sr., Gail M. Royea, 1640 Blue Jay Drive, Dover, PA 17315-2772  
frtr +Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132  
3307151 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
3051532 +American Education Services, 1200 North 7th Street, Harrisburg, PA 17102-1419  
3051538 +Citi Bank, P.O. Box 499, Hanover, MD 21076-0499  
3051531 +DeArmond & Associates, 11 East Market Street Third Floor, York, PA 17401-1227  
3067651 Fifth Third Bank, PO Box 3789, Evansville, IN 47736-3789  
3051539 +First Capital Fifth Third, 20 Northwest First Street, Evansville, IN 47708-1201  
3051543 +Granite State Management, P.O. Box 2097, Concord, NH 03302-2097  
3120350 +MERRICK BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
3051547 +PA Department Of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001  
3051548 +Penncro Associates, Inc., P.O. Box 1878, Southampton, PA 18966-0108  
3279342 Pennsylvania Department Of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, Pa 17128-0946  
3130089 +Pra Receivables Management, Llc, As Agent Of Portfolio Recovery Assocs., PO Box 12914,  
NORFOLK VA 23541-0914  
3051530 +Royea Gail M, 1640 Blue Jay Drive, Dover, PA 17315-2772  
3051529 +Royea Warren A Sr, 1640 Blue Jay Drive, Dover, PA 17315-2772  
3051549 +Sallie Mae Foundation, P.O. Box 9500, Wilkes Barre, PA 18773-9500  
3051550 Saxon Mortgage, 478 Mercantile Drive, Fort Worth, TX 76137  
3100191 +Sterling Inc dba Kay Jewelers, c/o/ Weltman, Weinberg & Reis, Co. L.P.A.,  
525 Vine Street, Suite 800, Cincinnati, OH 45202-3122  
3051553 +U.S. Cellular, C/O Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502-4962  
3111911 +Wells Fargo Bank, N.A., Attn: Mac F6582-034, PO Box 500, Chester, PA 19016-0500

The following entities were noticed by electronic transmission on Sep 17, 2010.

cr EDI: PHINAMERI.COM Sep 17 2010 16:03:00 AmeriCredit., c/o Alice Whitten, POB 183853,  
Arlington, TX 76096  
cr EDI: WFFC.COM Sep 17 2010 15:58:00 Wells Fargo Auto Finance, 2nd Floor,  
13675 Technology Dr. Bldg C, Eden Prairie, MN 55344-2252  
3085792 EDI: PHINAMERI.COM Sep 17 2010 16:03:00 AmeriCredit Financial Services, Inc., PO Box 183853,  
Arlington, TX 76096  
3051533 EDI: PHINAMERI.COM Sep 17 2010 16:03:00 Americredit, P.O. Box 183593,  
Arlington, TX 76096  
3051534 +EDI: TSYS2.COM Sep 17 2010 16:03:00 Barclay's Bank of Delaware, 125 South West Street,  
Wilmington, DE 19801-5014  
3051554 EDI: CHASE.COM Sep 17 2010 16:03:00 Washington Mutual, P.O. Box 660509, Dallas, TX 75266  
3051535 +EDI: CAPITALONE.COM Sep 17 2010 16:03:00 Capital One, P.O. Box 30281,  
Salt Lake City, UT 84130-0281  
3051536 +EDI: CHASE.COM Sep 17 2010 16:03:00 Chase, 800 Brookside Boulevard,  
Westerville, OH 43081-2822  
3051537 +EDI: CAUT.COM Sep 17 2010 16:03:00 Chase Auto Finance Corporation, 14800 Frye Road,  
Fort Worth, TX 76155-2732  
3099475 EDI: CHASE.COM Sep 17 2010 16:03:00 Chase Bank USA, NA, PO BOX 15145,  
Wilmington, DE 19850-5145  
3051540 +EDI: RMSC.COM Sep 17 2010 16:03:00 G.E. Money Bank, P.O. Box 981439,  
El Paso, TX 79998-1439  
3051541 +EDI: RMSC.COM Sep 17 2010 16:03:00 G.E. Money Bank, P.O. Box 30762,  
Salt Lake City, UT 84130-0762  
3128855 EDI: RMSC.COM Sep 17 2010 16:03:00 GE Consumer Finance, For GE Money Bank,  
dba CARE CREDIT/GEMB, PO Box 960061, Orlando FL 32896-0661  
3051542 +EDI: RMSC.COM Sep 17 2010 16:03:00 GEMB/Walmart, P.O. Box 981400, El Paso, TX 79998-1400  
3051544 +EDI: HFC.COM Sep 17 2010 16:03:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
3051545 +E-mail/Text: ebnsterling@weltman.com Kay Jewelers, P.O. Box 740425,  
Cincinnati, OH 45274-0425  
3107432 EDI: RESURGENT.COM Sep 17 2010 16:03:00 LVNV Funding LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
3051546 +EDI: MERRICKBANK.COM Sep 17 2010 16:03:00 Merrick Bank, P.O. Box 1500,  
Draper, UT 84020-1500  
3326842 +E-mail/Text: bknotice@ncmllc.com National Capital Management, LLC,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
3162780 EDI: RESURGENT.COM Sep 17 2010 16:03:00 PYOD LLC its successors and assigns as assignee of,  
Washington Mutual, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
3051548 +EDI: PNEN.COM Sep 17 2010 16:03:00 Penncro Associates, Inc., P.O. Box 1878,  
Southampton, PA 18966-0108  
3130089 +EDI: PRA.COM Sep 17 2010 16:03:00 Pra Receivables Management, Llc,  
As Agent Of Portfolio Recovery Assocs., PO Box 12914, NORFOLK VA 23541-0914  
3089035 EDI: BLINE.COM Sep 17 2010 16:03:00 Roundup Funding, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
3051551 +EDI: WFNNB.COM Sep 17 2010 16:03:00 Spirit Of America National Bank, 1103 Allen Drive,  
Milford, OH 45150-8763  
3051552 +EDI: WTRNRBANK.COM Sep 17 2010 16:03:00 Target, P.O. Box 59231,  
Minneapolis, MN 55459-0231  
3051555 +EDI: WFFC.COM Sep 17 2010 15:58:00 Wells Fargo Auto Finance, 711 West Broadway Road,  
Tempe, AZ 85282-1218  
3051556 +EDI: WFFC.COM Sep 17 2010 15:58:00 Wells Fargo Financial, P.O. Box 94498,  
Las Vegas, NV 89193-4498  
3130279 +EDI: WFFC.COM Sep 17 2010 15:58:00 Wells Fargo Financial National Bank, 4137 121st Street,  
Urbandale IA 50323-2310  
3051557 +E-mail/Text: kcm@yatb.com York Adams Tax Bureau, P.O. Box 15627,  
York, PA 17405-0156

District/off: 0314-1  
Case: 08-02603

User: admin  
Form ID: B18

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Total Noticed: 51

Date Rcvd: Sep 17, 2010

The following entities were noticed by electronic transmission (continued)  
3300160 EDI: ECAST.COM Sep 17 2010 16:03:00 eCAST Settlement Corporation, POB 35480,  
Newark NJ 07193-5480  
3148533 EDI: ECAST.COM Sep 17 2010 16:03:00 eCAST Settlement Corporation assignee of,  
HSBC Bank Nevada and its Assigns, POB 35480, Newark NJ 07193-5480  
3149050 EDI: ECAST.COM Sep 17 2010 16:03:00 eCAST Settlement Corporation assignee of,  
Chase Bank USA NA, POB 35480, Newark NJ 07193-5480  
TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr AmeriCredit Financial Services, Inc.  
cr AmeriCredit Financial Services, Inc., as successor  
cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
cr\* eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480  
3309008\* +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
3130921\* Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
TOTALS: 2, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2010

Signature:

